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TOGETHER with the improvements thereon and the rights and appurtenances thereto belonging or appertaining.

PROVIDED, That if the said Mortgagor shall well and truly pay or cause to be paid the debt hereby secured, with interest as aforesaid, when and as the same shall become due and payable according to the tenor of the said note and shall perform all the covenants herein on the Mortgagor's part to be performed, then this mortgage shall be void.

MORTGAGOR, for himself, his successors and assigns, covenants with the Mortgagee as follows:

- 1. Upon default on any prior lien or encumbrance or taxes or assessments on the herein described property when the same become due and payable, the entire mortgage debt shall be due and demandable at the option of the said Mortgagee, and any sum or sums advanced as payments on or for said prior liens or encumbrances or taxes or assessments by the Mortgagee are hereby made a lien upon the property hereby conveyed and recoverable as a part of the debt hereby secured.
- 2. To insure and, during the existence of this mortgage, to keep insured, the improvements on the mortgaged premises against loss or damage by fire and windstorm and other hazards, casualties and contingencies in at least a sum not less than the principal amount of this Mortgage for the benefit of the Mortgagee, its successors or assigns, in such companies, through such agents or brokers, and in such form as may be satisfactory to the Mortgagee, its successors or assigns, and to deliver the policies and all renewal receipts to the Mortgagee, its successors or assigns; and in case of failure of the Mortgager, his heirs, personal representatives and assigns, so to do, the Mortgagee, its successors or assigns, may do so and add the cost thereof to the amount of the mortgage indebtedness so as to become so much additional indebtedness secured by this mortgage; and the exercise of such option shall not be deemed a waiver of the breach of any covenant or agreement herein contained.
 - 3. To permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof.
- 4. That the holder of this mortgage in any action to foreclose it, shall be entitled, without regard to the adequacy of the security for the debt, to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct.
 - 5. To repay the indebtedness, together with interest, as provided herein.

BUT in case of default in the payment of said money, or the interest thereon to accrue, or any installment of either of them at the time limited for the payment of the same, or in any agreement, covenant or condition of this mortgage, then, and in either of said events, the entire mortgage debt and all interest thereon shall be deemed to be due and demandable at the option of the said Mortgagee; and it shall be lawful for said Mortgagee or John H. Moore, Attorney, who is herein named for that purpose and hereby authorized, empowered and directed so to do; at any time after such default, to sell, and, in case of any default of any purchaser, to resell, the property hereby mortgaged at public auction for cash, at the front door of the Court House in the County Seat of the County wherein the property is located, after giving at least twenty days' notice of the time, place and terms of sale by advertisement in some newspaper circulated in said County, with authority to postpone such sale; and upon the ratification of such sale by the proper Court, and the payment of the whole purchase money, to grant and convey the same to the purchaser or purchasers thereof, or to his or their heirs or assigns, free, clear and discharged of and from all claims of the parties to these presents, and to apply the proceeds arising from such sale to the payment, in the first place, of all costs and expenses incident to such sale, including a commission to the party or parties making said sale of 6% on the gross amount of said sale or sales and reasonable counsel sees, in the sum of not less than \$300.00; secondly, of all claims of said Mortgagee under this mortgage, whether the same shall have then matured or not, with interest to the date of the ratification of the audit, and the surplus, if any there be, shall be paid to the said Mortgagor or to whomever may be entitled to the same, upon delivery to the purchaser, or assigns, of possession of the property so sold, less the expense if any of obtaining possession thereof.

AND it is further agreed that if the property aforesaid shall be advertised for sale under the provisions of this mortgage and not sold, then the party or parties so advertising the same shall be entitled to and receive one-half the commission as above provided, to be computed on the amount of the debt secured, and also the costs and expenses incurred, and a counsel fee of not less than \$100.00; and the same, together with all sums herein covenanted to be paid, whether advanced by the Mortgagee or owing by the Mortgagor, are hereby made a lien upon the property hereby conveyed and recoverable as a part of the debt hereby secured.

MORTGAGOR covenants that he will warrant specially the property hereby mortgaged, and that he will execute such further assurances as may be requisite.

Whenever used herein, the singular shall include the plural, and the plural the singular, and the use of any gender shall be applicable to all genders, and Mortgagee shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

The Mortgagor certifies that prior to the execution of this mortgage he has received a fully executed agreement as to the contractual rate of interest and a loan disclosure statement in connection with such loan as required by Article 66 of the Annotated Code of Maryland.

WITNESS the hand and seal of said Mortgagor.

Witness:

Noris M. Cooley as to both

Paul A. Sill

Witness:

Paul A. Sill

(SEAL)

June A. Sill